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11-22-02

Customer No. 30223

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application Of:

Douglas U. Mennie
William J. Jones
Mark C. Munro

Application No.: 10/084,856

Filed: February 27, 2002

For: Automatic Funds Processing System)

Atty. Docket No.: 47171-00373USDI

Examiner: Not Assigned
Group Art Unit: 2621

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231, on October 23, 2002.

Signature: Janet L. Newmaker
Janet L. Newmaker

THIRD INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §§ 1.97 AND 1.98

Commissioner for Patents
Washington, D.C. 20231

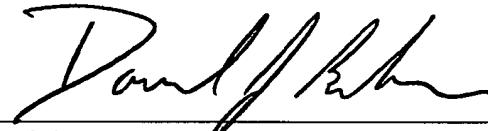
Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Third Information Disclosure Statement be entered, and the references listed on enclosed Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g) and (h), this Third Information Disclosure Statement is not to be construed as a representation that a search has been made, or an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability, as defined in 37 C.F.R. § 1.56.

This Third Information Disclosure Statement is being filed prior to receipt of a first Office Action reflecting an examination on the merits and, hence, is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fee is believed to be due. Should any fee be deemed necessary (except payment of the issue fee), however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 10-0447 (47171-00373USD1). A duplicate copy of this Statement is enclosed for that purpose.

Respectfully submitted,



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Date: October 23, 2002



Form PTO-1449 (modified)

LIST OF PRIOR ART CITED BY APPLICANT

Sheet 1 of 1

Application No.: 10/084,856

Filing Date: February 27, 2002

First Named Inventor: Douglas U. Mennie

Group Art Unit: 2621

Examiner: Not Assigned

Attorney Docket No.: 47171-00373USD1

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U.S. PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Name	Class	Sub-Class	Filing Date (if Application)
	A265	US 2002/0085745 A1	07/04/2002	Jones et al.	382	135	
	A266	US 2002/0103757 A1	08/01/2002	Jones et al.	705	45	
	A267	US 2002/0107801 A1	08/08/2002	Jones et al.	705	45	
	A268	US 2002/0118871 A1	08/29/2002	Jones et al.	382	137	
	A269	US 2002/0122580 A1	09/05/2002	Jones et al.	382	137	
	A270	US 2002/0126885 A1	09/12/2002	Mennie et al.	382	135	
	A271	US 2002/0126886 A1	09/12/2002	Jones et al.	382	135	
	A272	6,363,164	03/26/2002	Jones et al.	382	135	

FOREIGN PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Country	Class	Sub-Class	Translation Yes/No

OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)

Examiner Initial	Ref.	Document Information

EXAMINER **DATE CONSIDERED**

*Examiner: Initial if citations considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.